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Attorneys for Secured Creditor



Order Filed on June 25, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	Chapter 13	
Angel V. Saguay and Marcelina A. Zuniga,	Case No. 15-32892-VFP	
	Hearing Date: July 18, 2019 at 10:00 AM	
Debtors.	Judge: Vincent F. Papalia	

**CONSENT ORDER RESOLVING DEBTOR'S MOTION TO PARTICIPATE IN
COURT-ORDERED LOSS MITIGATION WITH NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby

ORDERED

DATED: June 25, 2019



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Angel V. Saguay and Marcelina A. Zuniga

Case No.: 15-32892-VFP

Caption of Order: **CONSENT ORDER RESOLVING DEBTOR'S MOTION TO PARTICIPATE IN COURT-ORDERED LOSS MITIGATION WITH NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

THIS MATTER having been opened to the Court upon the Motion for Approval to Participate in the Court's Loss Mitigation Program (the "Motion") filed by Angel V. Saguay and Marcelina A. Zuniga (collectively, the "Debtors") and Nationstar Mortgage LLC d/b/a Mr. Cooper ("Secured Creditor") having objected thereto with respect to the property known 115 MT PROSPECT, Newark, NJ 07104, and Secured Creditor having offered the Debtors a trial payment plan with monthly payments in the amount of \$1,380.23 due April 1, 2019, May 1, 2019 and June 1, 2019, and the Court noting the consent of the parties to the form, substance, and entry of the within Order, and for good cause shown it is hereby

ORDERED AS FOLLOWS:

1. The Motion hearing shall be continued from May 16, 2019 to July 18, 2019.
2. Payments shall be made directly to Secured Creditor at Nationstar Mortgage LLC, PO Box 619094, Dallas, TX 75261-9741. Debtors shall make each payment timely with the June 2019 payment being received on or before June 30, 2019 being deemed timely and the ongoing payments shall be received in accordance with the timing provided for in the trial payment plan.
3. In the event the Debtors are offered a final modification agreement and determine to accept that offer, the Debtor must file a certification demonstrating timely compliance with the acceptance terms with fifteen (15) days of the effective date of the final modification agreement.
4. In the event that Debtors are offered a final modification agreement but do not accept it or fail to demonstrate acceptance as outlined *supra*, then Secured Creditor may submit a certification of noncompliance upon five (5) days notice, seeking termination of loss mitigation and the automatic stay and barring Debtors requesting further participation in this Court's Loss Mitigation Program for a period of one (1) year.

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Debtors:

Angel V. Saguay and Marcelina A. Zuniga

Case No.:

15-32892-VFP

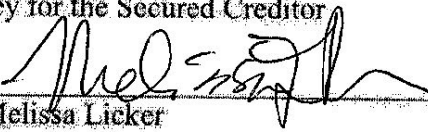
Caption of Order:

**CONSENT ORDER RESOLVING DEBTOR'S MOTION TO
PARTICIPATE IN COURT-ORDERED LOSS MITIGATION
WITH NATIONSTAR MORTGAGE LLC D/B/A MR.
COOPER**

Consent to Form and Entry

McCalla Raymer Leibert Pierce, LLC
Attorney for the Secured Creditor

By:


Melissa Licker

Date:

6/21/19

Low & Low

Attorney for the Debtors

By:


Russell L. Low

Date:

6/20/19

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Angel V. Saguay
Marcelina A. Zuniga
Debtors

Case No. 15-32892-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.

db/jdb +Angel V. Saguay, Marcelina A. Zuniga, 115 Mount Prospect Avenue, Newark, NJ 07104-1013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BANC OF AMERICA FUNDING 2009-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2009-FT1
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicing agent for U.S. Bank National Association, as Trustee for Banc of America Funding 2009-FT1 Trust, Mortgage Pass-Through Certificates, Series 2009-FT1 NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@McCalla.com,
NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor Nationstar Mortgage LLC NJ_ECF_Notices@mccalla.com
Russell L. Low on behalf of Joint Debtor Marcelina A. Zuniga rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low on behalf of Debtor Angel V. Saguay rbear611@aol.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 7